

EXHIBIT B

Selip & Stylianou, LLP

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Woodbury, NY 11797-9001

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July 12, 2016

Creditor: Capital One Bank (USA), N.A.
Account No Ending in: 7018
S&S File Number: [REDACTED]
Balance Due: \$1,998.52

DONOVAN J CLARKE

[REDACTED]
ELMONT, NY 11003

Dear Donovan J Clarke:

Please be advised that this office represents Capital One Bank (USA), N.A. in connection with your outstanding bill in the amount of \$1,998.52.

We understand that your finances may not allow payment of the balance in full at this time. As a result, we are offering the following three options:

Option 1: 30% Discount off the balance due Payment Due Date: August 2, 2016	One Payment of Only \$1,398.96
Option 2: 10% Discount off the balance due First Payment Due Date: August 2, 2016	3 Monthly Payments of Only \$599.56
Option 3: 24 Monthly Payments; First Payment of \$83.31 due August 2, 2016, Followed by 23 monthly payments of \$83.27 starting on September 2, 2016.	

If you timely pay the full amount due in the option that you choose, then Capital One Bank (USA), N.A. will accept the amount you paid in full satisfaction of this account. Please return the bottom portion of this letter, indicating your preferred option, in the enclosed envelope, along with your first payment made payable to CAPITAL ONE BANK (USA), N.A. If you are choosing the 3- or 24- month payment option and want to enroll in the firm's AutoPay plan, please also return one of the two AutoPay Enrollments Forms. For your convenience, you may also make a payment at www.seliplaw.com. Kindly reply to us by August 2, 2016, as these options may not be available to you after this date.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.



LDSIFOP1

Please detach and return this portion with your payment

Creditor: Capital One Bank (USA), N.A.
Account No Ending in: 7018
S&S File Number: [REDACTED]

OPTION SELECTED (please check one):

- ☐ 1 PAYMENT OF \$1,398.96
☐ 3 PAYMENTS OF \$599.56 EACH
☐ 24 PAYMENTS, 1ST PAYMENT: \$83.31

AMOUNT ENCLOSED \$ _____

I agree to pay pursuant to my selected option.

Please sign here